

LAYTON PARK FINANCIAL GROUP, INC.

	CPP Disbursement Date 12/18/2009	RSSD (Holding Company) 3590913	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$136	\$152	12.0%		
Loans	\$87	\$80	-7.9%		
Construction & development	\$6	\$4	-30.8%		
Closed-end 1-4 family residential	\$9	\$9	4.6%		
Home equity	\$3	\$2	-20.2%		
Credit card	\$0	\$0	-0.6%		
Other consumer	\$0	\$0	26.9%		
Commercial & Industrial	\$15	\$10	-34.3%		
Commercial real estate	\$44	\$40	-9.6%		
Unused commitments	\$11	\$10	-10.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$11	-5.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$5	-0.4%		
Cash & balances due	\$11	\$20	89.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$121	\$138	13.7%		
Deposits	\$119	\$136	14.0%		
Total other borrowings	\$1	\$1	0.0%		
FHLB advances	\$1	\$1	0.0%		
Equity					
Equity capital at quarter end	\$15	\$15	-1.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	9.1%	--		
Tier 1 risk based capital ratio	14.9%	14.7%	--		
Total risk based capital ratio	16.1%	16.0%	--		
Return on equity ¹	7.7%	2.1%	--		
Return on assets ¹	0.8%	0.2%	--		
Net interest margin ¹	4.6%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	17.7%	15.5%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	-0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	29.9%	0.0%	0.0%	--
Closed-end 1-4 family residential	16.4%	11.5%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	2.5%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	18.1%	19.0%	0.1%	0.4%	--
Commercial real estate	6.7%	8.1%	0.1%	0.1%	--
Total loans	8.3%	9.8%	0.1%	0.1%	--